



Judge McEwen's Make Me Smile Column

Lots to smile about these days:

1. A dissatisfied pro-se debtor waited two hours (what?!) for the courthouse clinic volunteer to appear one Wednesday. The volunteer pulled a no-show (tsk, tsk). The debtor mentioned in open court his need for help. Attorney Peter Zooberg happened to be on Zoom that day and let us know he would reach out to that debtor to help him. Thank you, Peter!
2. After hearing from the Court about her options, a pro-se debtor was able to get a sweet deal on a new used car in lieu of an unfavorable reaffirmation agreement. She elected to surrender her old car, a 2019, and get a newer car, a 2021, for a \$1,000 lower principal balance, a 10.61 percent lower interest rate, and a \$170 lower monthly payment. She's a win-win-win winner, with a newer car, to boot!
3. Attorney Susan Sparks is on a roll with bettering one and maybe two of her clients' reaffirmation options:
 - A. She was able to place a client couple into a new used car, saving the client \$11,000 in principal and 4.72 percent in interest, and a \$301 lower monthly payment. They surrendered their truck, which was \$16,000 underwater, and got an Acura.
 - B. In another case, she is assisting her client to get a redemption loan that is shaving off about \$14,000 in principal under the reaffirmation agreement and bringing down the debtor's monthly payment by \$401.12.

4. Ms. Sparks also alerted the Court to two more potential redemption or new car loan providers: Ash Global and HeadStartFreshStart.com. Counsel can add those to some others the Court has heard about: Central Florida Credit Union, 722redemption.com, and National Automotive Buying Service (nabsus.com).